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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: Application of: Cohen

Patent Application

Serial No.: 09/955,464

Filing Date: 9/18/2001

For: Systems for Financial and
Electronic Commerce

COPY OF PAPERS
ORIGINALLY FILED

Attorney Docket No.: 4018.016

Commissioner of Patents
Washington, D.C. 20231

Preliminary Amendment dated January 24, 2002

In the Claims

Please cancel claims 24-37, without prejudice.

In the Specification:

Please add the following abstract:

--ABSTRACT

A system for electronic commerce including banking tools, products and services. The system includes customizable banking products, financial cards, and methods and systems for conducting financial transactions and maintaining records over the Internet.--